

Certificate Number: 05781-NJ-DE-031699573

Bankruptcy Case Number: 18-28495



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 1, 2018, at 5:36 o'clock PM PDT, Douglas Maldonado completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 1, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President